

400 Broadway St. Cincinnati, OH 45202-3341 Tel: 513-629-1800 www.westernsouthern.com

FOR IMMEDIATE RELEASE:

Contact:

Herb Brown, Senior Vice President 513.629.1136 Herb.Brown@WesternSouthernLife.com

Western & Southern relocates to High Point

HIGH POINT — October 28, 2003 — The district office of Western & Southern Financial Group has relocated to 1301 Eastchester Drive, Suite 203, High Point, NC 27265. The new office telephone number is (336) 882-4500.

The new office was formerly located at 524 Turner St., Thomasville. The office staff includes District Sales Manager Billy Howell, and Sales Managers Dan Smith, Tommy Ellis and Kelly Davis.

Western & Southern Financial Group has done business in the area (Winston-Salem, Greensboro, Lexington and High Point) since the 1960s. The original office, located on South Main St., High Point, was moved to Thomasville in 1990.

More than 8,000 area families are insured by Western & Southern Financial Group.

"We are very pleased to be back in High Point," said Howell. "We needed more space to achieve our goal to grow the number of our sales agents by 30 percent."

The company relocated 18 employees to High Point and will be immediately adding six additional staffers.

High Point Mayor Arnold Koonce and High Point Economic Development Corporation President Loren Hill will be the guests of honor at a ribbon cutting ceremony at 10:30 a.m. on October 29. The event will mark the official opening of the new office. John Clifton, a Western & Southern Financial Group divisional vice president, as well as a representative from Fort Washington Investment Group will also attend. The event will be open to the public.

The office markets traditional whole life insurance and critical illness insurance issued by The Western and Southern Life Insurance Company and term insurance, universal life and annuities issued by its wholly owned subsidiary, Western-Southern Life Assurance Company, as well as a variety of other financial products and services.

About Western & Southern Financial Group

Western & Southern Financial Group is a Cincinnati-based, diversified family of financial services companies. It has in excess of \$30 billion in assets owned and under management, and is one of only eight life groups in the world to earn Standard & Poor's AAA rating. Western & Southern also is consistently recognized by A.M. Best, Moody's and Fitch for financial strength and sound management. With a heritage dating to 1888, the group's affiliates include Integrated Fund Services, Inc., The Western and Southern Life Insurance Company, Western-Southern Life Assurance Company, IFS Financial Services Inc., Columbus Life Insurance Company, Integrity Life Insurance Company, Fort Washington Investment Advisors, Inc., Fort Washington Trust Company, Eagle Realty Group LLC and Touchstone Securities, Inc.,

Ratings refer to the financial strength of the insurance company and not to the safety, stability or performance of any investment product.

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¹ A registered investment advisor.

² FDIC Insured.

³ A registered broker-dealer and member of NASD/SIPC.